



CRITICAL REVIEW OF SOCIAL SECURITY WELFARE SCHEMES RUNNING FOR CASUAL LABOURERS IN INDIA

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ABSTRACT

This research Paper is based on the objective of critically analysing the welfare schemes running for casual labourers in India. Casual Labourers comes from the informal sector of the economy and they do not have much required social security. They face lot of problems like low wages, long working hours, miserable working conditions, poor quality of life, low access to health, education and other basic facilities like housing, clean drinking water, good quality of food etc.

In order to help them, many social security schemes are running in the country. Among them major ones are Pradhan Mantri Jeevan Jyoti Beema Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Ayushman Bharat, Pradhan Mantri Shram Yogi Maan Dhan (PM-SYM) Pension Scheme, One Nation One Ration Card, Mahatma Gandhi National Rural Employment Guarantee Act, Pradhan Mantri Awas Yojana, Pradhan Mantri Kaushal Vikas Yojana. Their knowledge about the welfare schemes is very low due to lack of awareness and illiteracy. Hence, being in a situation of dilemma, they are unable to take the benefits of the welfare schemes properly. This research paper aims at the critical review of these schemes and also focuses on finding the difficulties faced by casual labourers in achieving the benefits of these schemes, with the help of interview schedule method by taking interview of 100 workers of Kanpur Nagar.

The major findings include improper implementation of welfare schemes due to corruption in some cases and poor execution of the objectives of the schemes at grass root level. Casual labourers also find it very difficult to understand properly about all the objectives of the schemes as they are not aware of the rules and regulations about a particular scheme. It seems that awareness campaigns, easy rules of execution of the schemes and regular quality check is required to make things better.

KEYWORDS: Employment, Social Security, Informal Sector, Awareness Level.

INTRODUCTION

A large sector of work force in India comes under 'Informal Economy'. It is a term that denotes the enterprises that are not registered and where no social security is provided to the employees by the employers. It includes mainly workers from informal sector, which includes unincorporated private enterprises owned by individuals or households, domestic workers, family workers, casual day labourers and others hired on contractual basis.

Unorganised sector is very vast and diverse, that's why, Ministry of Labour, Government of India has classified them in four different categories based on their occupation, type of employment, specially distressed categories and service categories-

1. Under term of occupation:

In this category small and marginal farmers, landless agricultural labourers, fishermen, workers in animal husbandry, workers in beedi making industry, building and construction workers, artisans, weavers, workers engaged in salt making, workers in brick kilns, saw mills, oil mills, etc. are included.

2. Under terms of nature of employment:

Bonded labourers, migrant workers, contract and casual labourers, attached agricultural labourers etc. are included in this category.

3. Under terms of specially distressed category:

Scavengers, carriers of heavy loads, drivers of animal driven vehicles, loaders and unloaders, toddy tappers come under this category.

4. Under terms of service category

Domestic workers, midwives, fishermen and women, barbers, fruits and vegetable venders, newspaper venders, etc. come in this category.

If we talk about the statistics than, as of March 2024, 29.52 crore workers were registered on eSHRAM portal, which come under unorganised sector. This data is 0.3% higher than the previous month. If sector wise distribution is analysed than majority of the unorganised workers are employed in agricultural sector, which is around 154 million, contributing 52.3% of the total registered workers. 28 million workers, which is 9.6% of the total registered workers come under the category of domestic

and household workers. 9.01% of the total registered workers which is around 2.66 crore are associated with construction sector. Around 13.66 crore workers (46.9%) registered were male and 15.7 crore (53.1%) workers registered were female.

In this way, the data clearly depicts that unorganised sector is very diverse and majority of the workforce comes under this category.

This research paper is based on the study of construction workers, who form a major portion of unorganised sector. They mainly work through labour squares or popularly known as labour 'chaurahas'. There are certain squares or 'chaurahas' in most of the cities especially in north India, which are fixed to be known as labour 'chaurahas', where these labourers stand in morning in huge numbers. People come and hire them for different construction related work. These casual labourers have no fixed job or income. Most of the time they don't get any job at all and their whole day goes in vain. They are mostly people from BPL families or migrants from nearby villages, who migrate to big cities in search of better living and job opportunities. Their working conditions are also very miserable as nothing is fixed in their jobs. They get hired directly by the people or through the contractor. In both the scenarios, they are exploited. They are paid daily wages according to the daily job hours, which is being decided through bargaining. Most of the time, they work more and get very less. Contractor exploits them more by taking more wages from the owner and paying them lesser amount.

The working conditions are very miserable. They work in very hard and dangerous situations without any safety equipment, as construction sector is itself a very risky field. They are not provided with any workplace facilities as nothing is fixed. According to Periodic Labour Force Survey (PLFS) 75% of the casual workers are self-employed and casual wage workers get lower earnings than regular salary workers.

In this way, casual labourers face lots of challenges like low pay, long working hours, arduous working conditions, low job security and satisfaction, child and forced labour and various kinds of discrimination. These challenges provide them with inadequate social security.

Schemes run by government of India for unorganised sector

Since independence, government of India is continuously working for the welfare of unorganised sector, especially labourers. In order to provide them with social security and better living and livelihood opportunities, many welfare schemes are launched by government of India from time to time. Currently, the important schemes that are running for their welfare includes-

1. Pradhan Mantri Jeewan Jyoti Beema Yojana (PMJJBY): it is government backed life insurance scheme launched on 9 May 2015. It offers one year term life cover of 2.2 lakh for death due to any reason. It includes any applicant between age group of 18 -50 years, who should be an individual bank/post office account holder.

- 2. Pradhan Mantri Suraksha Bima Yojana (PMSBY):** it was also launched on 9 May 2015. It is an accident insurance scheme, that offers accidental death and disability cover to the applicants of age group between 18-70 years. The insurance cover is restricted to a maximum limit of 2 lakh rupees.
- 3. Ayushman Bharat: Pradhan Mantri Jan Arogya Yojana (ABPMJAY)-** Ayushman Bharat is a flagship scheme that was launched by recommendation of National Health Policy 2017. Its objective is to achieve the vision of Universal Health Coverage (UHC). Pradhan Mantri Jan Arogya Yojana is a component under Ayushman Bharat, that was launched on 23rd September 2018. It is the largest health assurance scheme in the world, aiming at providing health cover of 5 lakh per family per year to over 10.74 crore poor and vulnerable families.
- 4. Pradhan Mantri Shram Yogi Maan Dhan (PM-SYM) Pension Scheme:** it is a social welfare scheme launched by ministry of Labour and Empowerment in February 2019. It includes poor labourers from unorganised sector between age group of 18-40 years. Under this scheme, the applicant gets minimum assured pension of 3000 rupees after attaining age of 60 years, for that a worker has to contribute 55 rupees monthly.
- 5. One Nation One Ration Card:** After enactment of National Food Security Act, (NFSA) 2013 on 5 July 2013, a paradigm shift occurred in the approach to food security from welfare to right based approach. The Act legally entitled up to 75% of the rural population and 50% of the urban population to receive subsidized food grains under Targeted Public Distribution System. One Nation One Ration Card is a way forward under this act, enabling nation- wide portability of ration cards. The beneficiaries can claim food grains from any fair price shop (FPS) anywhere in the country, through existing ration card with biometric/ Aadhaar authentication in a seamless manner.
- 6. Mahatma Gandhi National Rural Employment Guarantee Act:** this act, implemented on February 2006, is a social welfare measure that aims to guarantee the 'right to work'. It ensures livelihood security in rural areas by providing minimum 100 days of wage employment in a financial year within 5 km of applicant's residence. It aims empowering rural women, reducing rural urban migration and fostering social equity.
- 7. Pradhan Mantri Awas Yojana:** it was launched on 25 June 2015 by Ministry of Housing and Urban Poverty Alleviation. Two different schemes are running in urban and rural areas. It aims at providing housing for all and includes mainly economically weaker sections. It is basically a credit linked subsidy scheme to facilitate access to affordable housing.
- 8. Pradhan Mantri Kaushal Vikas Yojana:** it is a skill

development initiative scheme, launched on 16 July 2015. It aims to encourage aptitude towards employment skills and to increase working efficiency of probable and existing daily wage earners, by giving monetary awards and rewards and by providing quality training to them.

OBJECTIVES OF THE RESEARCH

The main objectives of this research paper are as follows-

1. To find the awareness level about government schemes among casual labourers.
2. To analyse the extend of benefits they have achieved so far from these government schemes.
3. To know the level of difficulties, labourers have gone through in order to get the benefits from these government schemes.
4. To know up to what extent these schemes are helpful in providing social security to the casual labourers.

RESEARCH METHODOLOGY

- Descriptive Research Design has been adopted in this research work.
- Primary and Secondary data collection- primary data has been collected through interview schedule. Secondary data has been collected through various books, magazines, government and non-government websites.
- Research area and Universe of the study: Kanpur Nagar has been selected as the research area. This city is situated on the bank of river ganga. It is one of the major industrial towns of Uttar Pradesh. Being the industrial capital, huge number of casual labourers migrate to the city from nearby villages and towns in search of better job opportunities. There are many labour squares or 'chaurahas' located in the city. Among them, major ones are at Express Road, Govind Nagar, Kidwai Nagar, Saket Nagar, Rawatpur etc. After surveying these places, it was found that 150 to 200 workers stand on every labour square daily in the good season. In this way, almost 1000 workers come to all above mentioned five places. Hence, the universe comprises approx. 1000 workers.
- Sampling size and technique: Purposive Sampling Method has been adopted for the study and 20 labourers from each above mentioned five labour squares are selected. In this way, total 100 workers are selected as a sample size for the study.

REVIEW LITERATURE

1. Mohammed Yashik P. (2014), Aligarh Muslim University, in his research paper "A Study about the labour welfare and social security measures in India" has highlighted the importance of social security measures for the welfare of labourers by explaining all the key points about social security.
2. Prof. (Dr.) Subhasish Chatterjee (2016) Sumandeep Vidyapeeth, Vadodara, Gujrat, in his research paper titled as "Labourers of Unorganised sectors and their problems" has focused on various problems of unorganised sector and has given some valuable suggestions. According to his paper, there are numerous laws and schemes for the social security of casual labourers yet, they are least utilized by

them.

3. Anand Buxi (2017) Lucknow University, in his paper "Social Security for informal workers in India: A critical Review", stated that the Unorganised Workers Social Security Act was introduced in 2008 by government of India, yet many states failed to implement the act effectively and their performance of social security schemes has been found poor.
4. Iniyavan V. (2019), Bharath Institute of Science and Technology in the research paper "A Study on Social Security's Schemes for Casual Workers in India" attempted to analyse the nature of informal units, their problems and various social security schemes for informal sector workers.
5. Sudhir Chandra Das and Shweta L. (2020), Banaras Hindu University, in their research paper with the topic "Social Security Schemes and Standard of Living: a casual study on Informal Workers in India" aimed at ascertaining impact of social security schemes on the quality of life of informal workers. They have concluded that these schemes highly influence their standard of living and government should focus on increasing their involvement in such schemes.

Analysis of Social Security Schemes as per Government Statistics-

According to Ministry of Statistics and Programme Implementation, as per the annual report 2022-2023, the Labour Force Participation Rate (LFPR) in India has increased from 49.8% in 2017-18 to 57.9% in 2022-23. These statistics clearly depict that huge number of persons have increased in labour force and they require effective social security measures to have better living standards. Government keeps on implementing many social security schemes for this purpose from time to time. Among them, the major 8 schemes are explained earlier in this paper. Let's analyse them one by one-

1. **Pradhan Mantri Jeewan Jyoti Beema Yojana:** As per the statistics available in year 2015-16, the cumulative policy holder numbers in crore were 2.97 Cr. And cumulative claims dispersed were 25,555 Cr., which increased to 16.19 Cr. Cumulative policy holders and 6,64,520 Cr. Cumulative claims dispersed in year 2022-23. But as per the news reports, through an RTI by news click in 2021, the scheme failed during COVID-19 pandemic as only 1163 persons had received their claims on death related to corona virus.
2. **Pradhan Mantri Suraksha Beema Yojana:** statistics show that in year 2016-17 there were 9.95 Cr. Policy holders and total claim received was around 12.5 lakh, which was around 75.0%. In year 2021-22 the number of policy holders increased up to 23.4 Cr. And 59.5 lakh claim were received which was around 77.3%. The data clearly show that number of policy holders have increased and a good amount of claim has been received, yet a large number of under privileged sections are still not aware of the scheme.

Azad Shivam, Kedia Shubham, Tripathi Ram Vihari Vipin,

Shukla Vishal (2020) in their research paper titled as “A Descriptive Analysis of PMYYBY and PMSBY” have concluded that total claims received to the total enrolment ratio is 0.58%. Only 61.54% of the selected population have knowledge about the schemes, and majority of the insured persons don't know about the coverage of these policies, poor management of policy holders' accounts by banks as well as by policy holders is also a key conclusion.

3. **Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (ABPMJAY):** According to PM-JAY annual report 2020 and statistics on PM-JAY portal as on August 16, 2021, an article by idronline, about the performance of Ayushman Bharat, value of treatments provided was around 15,579 crores. There was total 162,003,748 Ayushman cards issued and data of hospital admissions was 19,958,886. As per the latest statistics in 2023 by Ministry of Health and Family Welfare, 28.45 crore Ayushman cards have been created since the implementation of scheme. 49% of the total card holders are women and 55 crore individuals from 12 crore families are covered under the scheme.

According to a case study of three states Bihar, Haryana and Tamil Nadu, focusing on access to Ayushman Bharat- PM-JAY, by Muraleedharan, Vr.; Dash Umakant; Meghraj, Rajesh, of IIT Madras in 2019, only 9.84% of the beneficiaries in Bihar, 12.41% of the beneficiaries in Haryana and around 59% of the beneficiaries in Tamil Nadu are aware of PM-JAY.

4. **Pradhan Mantri Shram Yogi Mann dhan Pension Scheme (PM-SYM):** According to 2 December 2021, press release from Press Information Bureau (PIB), total 45,77,295 unorganised workers have been registered under this scheme, among which 6,36,275 workers are from Uttar Pradesh. Yet, due to lack of awareness, this scheme is still not very much popular in all states and UTs. Many steps to increase the enrolment such as periodic review of the progress of the scheme, publicity of the scheme, constitution of state level monitoring committees and district level implementation committees etc are taken.
5. **One Nation One Ration Card:** it is one of the major schemes which are running all over the country with a high percentage of success rate. According to a report of PIB, the scheme was enabled in 24 states and UTs from August 2020 and provided benefits to approx. 65 crore people. During covid period, it was great source of food security to a huge number of workers migrating from one city to another without any money or job. Integrated Management of Public Distribution portal (IM-PDS) has been introduced which maintains all data of distribution of food grains. Bank accounts and ration cards of eligible beneficiaries are linked to their Aadhar card numbers, helping registration of a genuine beneficiary. The scheme seems to achieve all its objectives providing social security, except few cases of corruption in distribution of food grains.

6. **Mahatma Gandhi National Rural Employment**

Guarantee Act (MGNREGA): Being one of the oldest running schemes in India, implemented in 2006 and termed as “stellar example of rural development” by World Bank in 2014, it provides livelihood security in rural areas. According to year-end review 2022 of Ministry of Rural Development, total 11.37 crore households availed employment and a total of 289.24 crore person- days employment has been generated under MGNREGA. The percentage of participation of women out of total person- days generated was 56.19%. few more achievements of this initiative include GIS (Geographical Information System) based planning of gram panchayats, development of Yuktdhara Portal, National Electronic Fund Management System, SECURE online application for the estimate preparation and approval of MGNREGA works, implementation of Geo-MGNREGA, ‘UNNATI’ project for skill development, Cluster Facilitation Project (CFP) for effective implementation of MGNREGA.

Despite having so many achievements, like any other government initiative, MGNREGA is also facing many problems like improper implementation across all the states, corruption and red tapism, lowest wage rates, backing out of workers due to low wages etc.

7. **Pradhan Mantri Awas Yojana:** launched with an objective of “housing for all”, the scheme was initiated with a target of completing 2.7 crore houses. According to the review report 2022 of Ministry of Rural Development, 2.50 crore houses have been sanctioned and 2.11 crore houses have been constructed under the scheme PMJAY-Gramin. A provision of 70,000 Rs. Loan facility is also available for the beneficiaries. PMAY-Urban, launched on June 25, 2015 with an objective of ensuring “pucca houses”, targets EWS/LIG categories. As of June 20, 2024, PMAY-U has made significant progress by sanctioning 1.8 crore houses with 1.4 crore houses grounded for construction and 84.02 lakh houses completed.
8. **Pradhan Mantri Kausal Vikas Yojana:** this scheme was launched in 2015 and till now, four versions of this have been launched so far and at present PMKVY 4.0 is being implemented all over the country from financial year 2022-2023. 7.37 lakh candidates were trained under PMKVY 3.0. a customized Crash Course Programme for COVID warriors was also organised under this version in which special trainings like fresh skilling and upskilling were provided. This scheme is also successfully running in different states and UTs. Only awareness level needs to be increased so that more people can get benefits from it.

FINDINGS

1. **Awareness level about the government schemes among casual labourers**

Government Schemes	Full knowledge about the scheme	Partial Knowledge about the scheme	No knowledge about the scheme	Total
Pradhan Mantri Jeewan Jyoti Beema Yojana	13	36	51	100
Pradhan Mantri Suraksha Beema Yojana	19	38	53	100
Ayushman Bharat Jan Arogya Yojana	44	32	24	100
Pradhan Mantri Shram Yogi Maan Dhan Pension Scheme	27	39	34	100
One Nation One Ration Card	71	20	9	100
Mahatma Gandhi National Rural Employment Guarantee Act	73	19	8	100
Pradhan Mantri Awas Yojana	55	33	12	100
Pradhan Mantri Kausal Vikas Yojana	36	35	29	100

The table give a view about awareness level among casual labourers about the government schemes. According to the data provided by the casual labourers as respondents, only 13 percent of them have full knowledge about Pradhan Mantri Jeewan Jyoti Beema Yojana, 36 % have partial knowledge and 51% have know about the scheme. Talking about Pradhan Mantri Suraksha Beema Yojana, only 19 % know everything about the scheme, 38% have Partial Knowledge and 53% have no knowledge at all. Now when it comes about Ayushman Bharat Jan Arogya Yojana, 44% casual labourers have full information about the scheme, while 32% have partial and 24% have no knowledge about the scheme. Only 27% have full knowledge about Pradhan Mantri Shram Yogi Maan Dhan Pension Scheme, 39% have partial Knowledge and 34% have no knowledge about the scheme. Moving towards One Nation One Ration Card, the data is quite impressive as 71 percent have full knowledge about the process and objectives of the scheme, on other hand 20% have partial knowledge and only 9 percent have no knowledge. The scenario is almost same in case of Mahatma Gandhi National Rural Employment Guarantee Act, in which 73 % respondents have full knowledge about it, 19 % have partial knowledge and 8 percent have no knowledge about

the scheme. When asked about Pradhan Mantri Awas Yojana 55% have full knowledge about the scheme, 33 have partial knowledge and 12 % have no knowledge about the scheme. Talking about Pradhan Mantri Kausal Vikas Yojana 36% have full knowledge, 35% have partial knowledge and 29 percent have no knowledge about the scheme. Now, it is very clear from the above data that the schemes which are popular in media as well as the schemes which have higher success rate are more known among the casual labourers. Also, the schemes which have provided benefits and social security to a larger portion, have higher rate of awareness level.

2. Level of Social Security achieved by Casual Labourers

According to the data obtained by interviewing casual labourers through interview schedule, only 4% of the casual labourers have shown positive attitude towards excellent levels of social security. Still, rest of the labourers i.e., 96 percent believe that they have achieved average or poor quality of social security so far.

3. Difficulties faced by workers in achieving the benefits from welfare schemes

53 percent of casual labourers have accepted that they have achieved some benefits from the government schemes mentioned in this research paper. While, 47 percent of them have shown negative attitude towards this question. They have mentioned following difficulties in achieving benefits from the schemes

1. Lack of Awareness about the schemes.
2. Having no knowledge about all the objectives and rules about the schemes.
3. No knowledge about the procedure to become the beneficiary due to illiteracy, and no source of correct information.
4. Misled by the mediocre who assure them about receiving the benefits of any particular scheme.
5. Corruption at different levels make the procedure very difficult and make the workers helpless.

SUGGESTIONS

The above study requires following suggestions

1. Government at centre and state level has implemented many valuable schemes for the benefits of causal labourers. Yet, many changes are required, especially at the implementation level so that they can achieve maximum benefits.
2. Regular interval revision of the schemes is necessary. So that, the quality check can be made.
3. Awareness campaign should be organised at grass root level among the casual labourers at labour squares to provide them with the correct information about the schemes made by them.
4. Labourers should be provided with some education, so that they can easily access the benefits of schemes.
5. Corruption should be controlled than only labourers will get easy way to access the benefits of various schemes.

CONCLUSION

Informal sector is the largest part of Indian economy, which includes largest part of weaker sections of the country engaged in livelihood activities. They are mostly deprived and do not get much needed social security, as they work in very harsh conditions. Various social welfare schemes are one of the best possible options for them to get the good quality of life and higher living standards. So, they should be implemented in such a way so that the casual labourers can achieve highest levels of social security possible, through them. The schemes, currently running at centre and state level for them have excellent objectives which are capable in providing them a better quality of life. If the obstacles are cleared then they can have the social security they always wanted in their lives.

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